

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American States Ins Co	19704	IN	\$26,452	7.29%	\$24,123	\$9,109	37.76%
2	Great West Cas Co	11371	NE	\$17,341	4.78%	\$13,706	\$6,147	44.84%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$14,737	4.06%	\$15,346	\$10,409	67.83%
4	St Paul Fire & Marine Ins Co	24767	MN	\$13,339	3.68%	\$12,426	\$4,221	33.96%
5	American States Preferred Ins Co	37214	IN	\$9,210	2.54%	\$7,932	\$4,796	60.47%
6	American Economy Ins Co	19690	IN	\$8,850	2.44%	\$8,485	\$4,054	47.78%
7	Zurich American Ins Co	16535	NY	\$8,023	2.21%	\$6,548	\$4,038	61.67%
8	Truck Ins Exch	21709	CA	\$7,710	2.13%	\$7,531	\$2,465	32.73%
9	Unigard Ins Co	25747	WA	\$7,540	2.08%	\$7,391	\$3,410	46.14%
10	Farmers Ins Exch	21652	CA	\$7,151	1.97%	\$6,929	\$2,017	29.11%
11	Cornhusker Cas Co	20044	NE	\$7,004	1.93%	\$5,782	\$3,740	64.68%
12	State Farm Mut Auto Ins Co	25178	IL	\$6,277	1.73%	\$6,046	\$2,054	33.97%
13	North Pacific Ins Co	23892	OR	\$6,271	1.73%	\$7,138	\$891	12.48%
14	Progressive Cas Ins Co	24260	OH	\$5,945	1.64%	\$5,533	\$2,740	49.51%
15	Northland Ins Co	24015	MN	\$5,919	1.63%	\$6,163	\$4,566	74.09%
16	American Cas Co Of Reading PA	20427	PA	\$5,896	1.63%	\$5,464	\$3,777	69.12%
17	Continental Western Ins Co	10804	IA	\$5,832	1.61%	\$4,814	\$2,038	42.33%
18	Universal Underwriters Ins Co	41181	KS	\$5,242	1.45%	\$5,032	\$2,672	53.10%
19	Canal Ins Co	10464	SC	\$5,203	1.43%	\$5,028	\$2,824	56.17%
20	Lincoln General Ins Co	33855	PA	\$4,890	1.35%	\$3,065	\$918	29.96%
21	Ohio Cas Ins Co	24074	OH	\$4,782	1.32%	\$4,110	\$1,462	35.58%
22	Progressive American Ins Co	24252	FL	\$4,596	1.27%	\$4,002	\$1,780	44.47%
23	Progressive Northwestern Ins Co	42919	WA	\$4,522	1.25%	\$3,993	\$2,171	54.36%
24	Oregon Automobile Ins Co	23922	OR	\$4,466	1.23%	\$2,344	\$1,019	43.48%
25	Empire Fire & Marine Ins Co	21326	NE	\$4,418	1.22%	\$4,150	\$1,801	43.39%
26	American Home Assur Co	19380	NY	\$4,321	1.19%	\$4,018	\$787	19.58%
27	Continental Cas Co	20443	IL	\$3,979	1.10%	\$3,947	\$2,478	62.77%
28	Travelers Ind Co	25658	CT	\$3,753	1.03%	\$3,245	\$2,755	84.89%
29	Grange Ins Assn	22101	WA	\$3,720	1.03%	\$4,014	\$1,873	46.67%
30	Allstate Ins Co	19232	IL	\$3,649	1.01%	\$3,631	\$3,378	93.03%
31	Federated Mut Ins Co	13935	MN	\$3,569	0.98%	\$3,436	\$2,370	68.99%
32	Progressive Northern Ins Co	38628	WI	\$3,429	0.95%	\$3,332	\$2,453	73.62%
33	Transportation Ins Co	20494	IL	\$3,382	0.93%	\$3,493	\$707	20.25%
34	Sentry Select Ins Co	21180	WI	\$3,293	0.91%	\$2,826	\$1,874	66.32%
35	Nationwide Mut Ins Co	23787	OH	\$3,192	0.88%	\$2,557	\$1,580	61.78%
36	National Ind Co	20087	NE	\$3,127	0.86%	\$3,180	\$120	3.76%
37	Travelers Ind Co Of CT	25682	CT	\$3,069	0.85%	\$2,692	\$970	36.05%
38	Security Natl Ins Co	19879	TX	\$3,049	0.84%	\$3,712	\$1,708	46.03%
39	Hartford Fire In Co	19682	CT	\$3,020	0.83%	\$3,318	\$2,326	70.10%
40	Travelers Property Cas Of Amer	25674	CT	\$3,004	0.83%	\$3,028	\$2,018	66.64%
All 261 Other Companies				\$109,522	30.20%	\$118,020	\$66,612	56.44%
Totals (Loss Ratio is average)				\$362,694	100.00%	\$351,531	\$179,127	50.96%

(1)Excluding all Loss Adjustment Expenses (LAE)